

HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: February 2016



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Canada



Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the **Housing Now** report has become the **Housing Now Tables** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the **Housing Market Insight**. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The **Housing Market Insight** will be released shortly.

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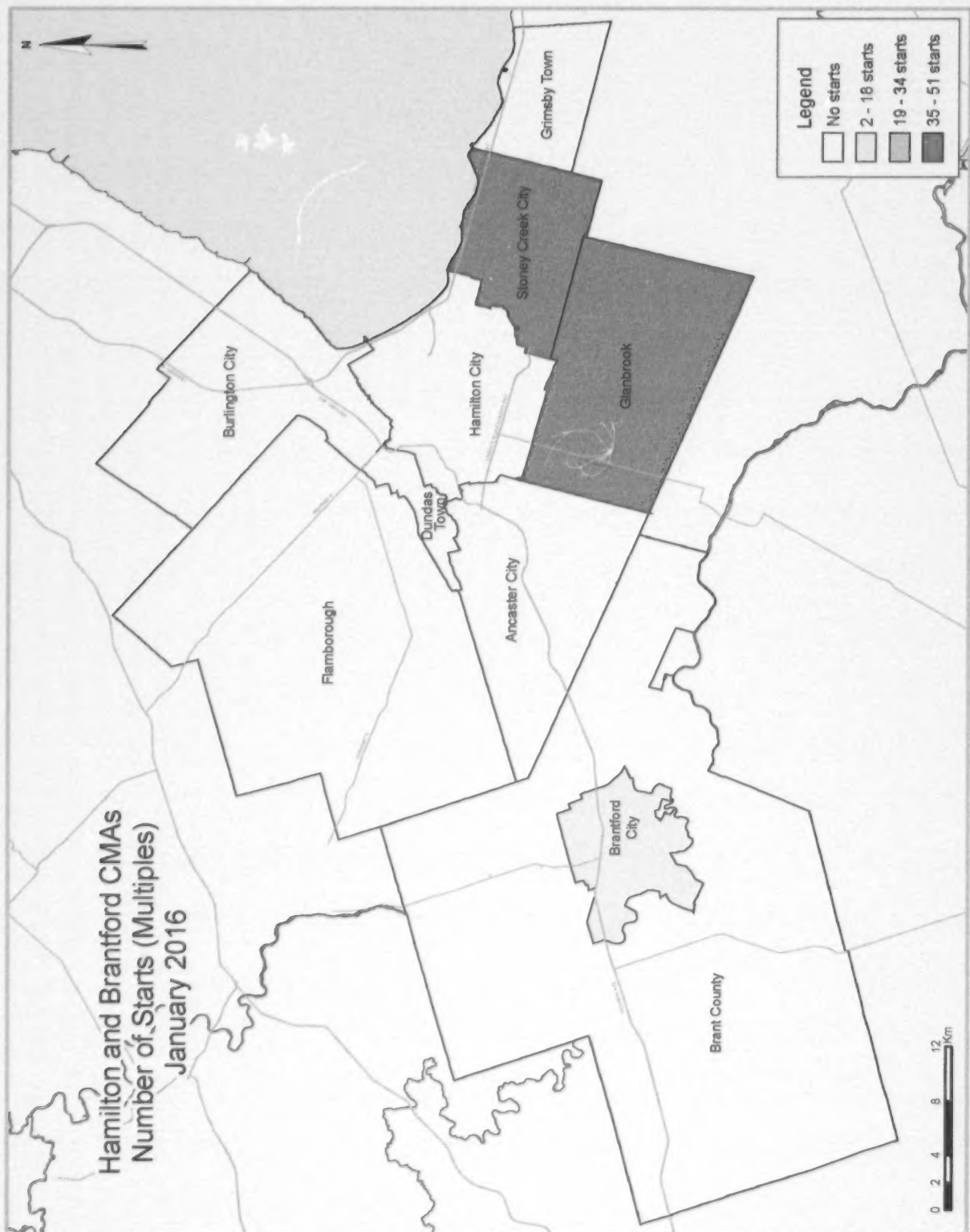
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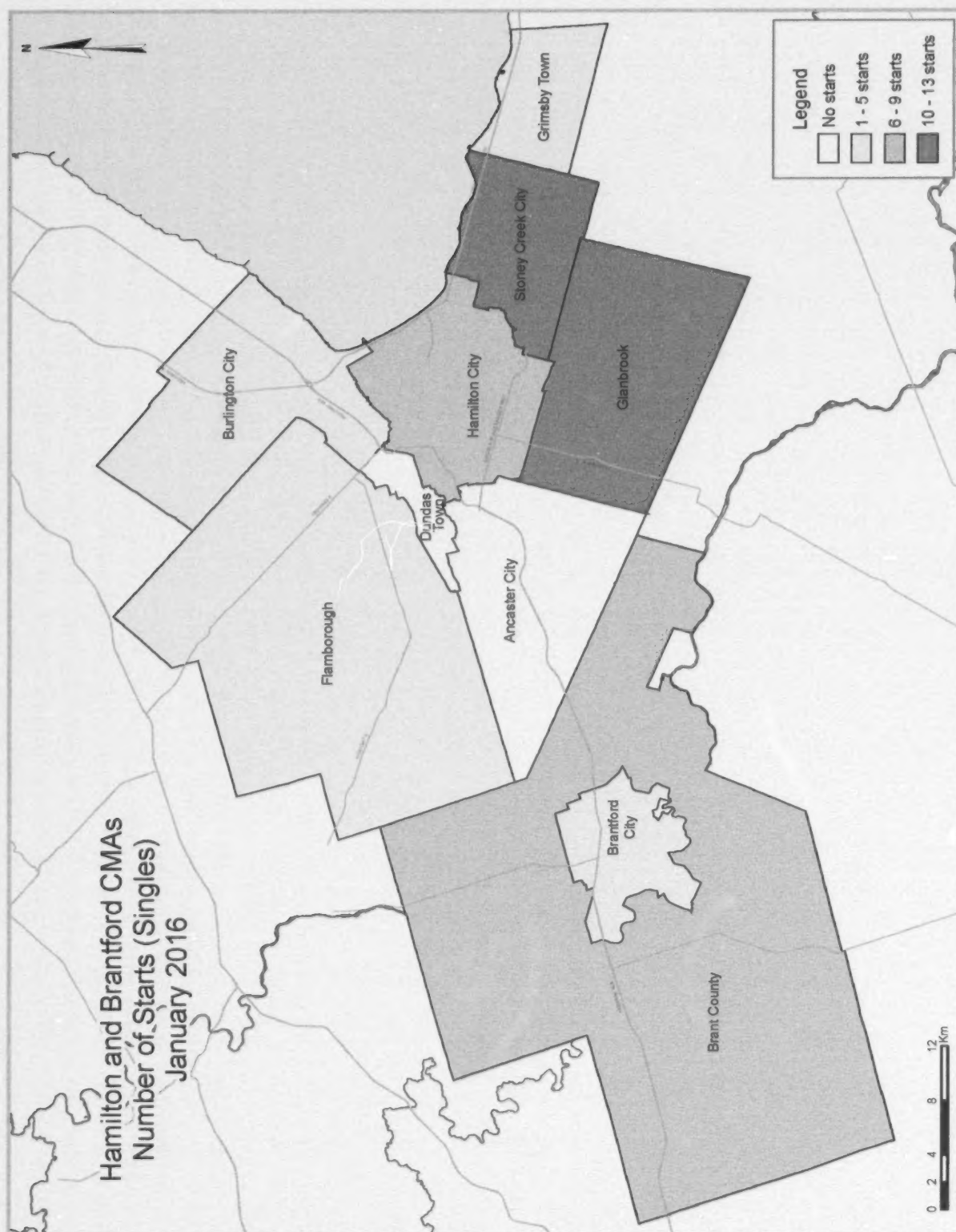
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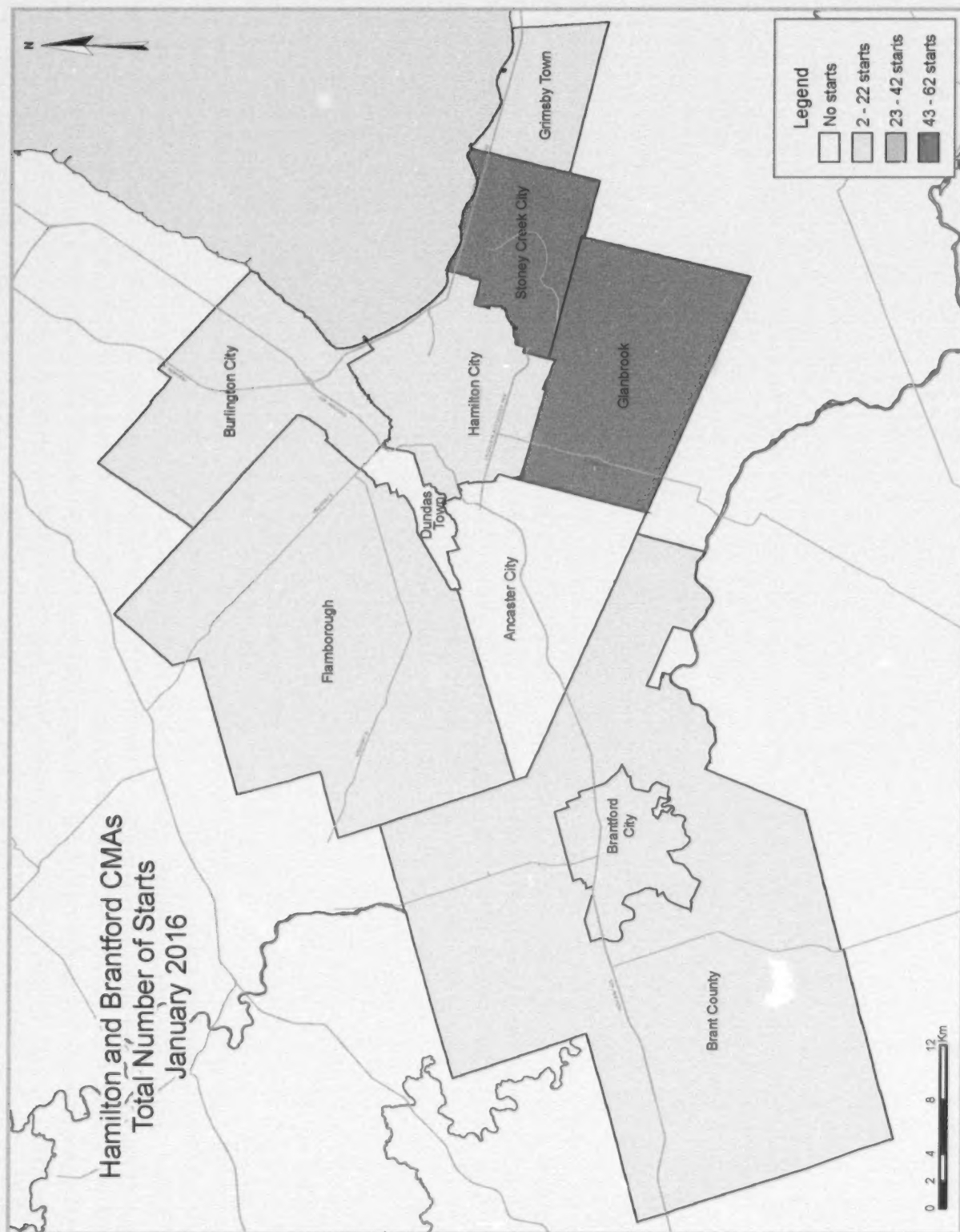
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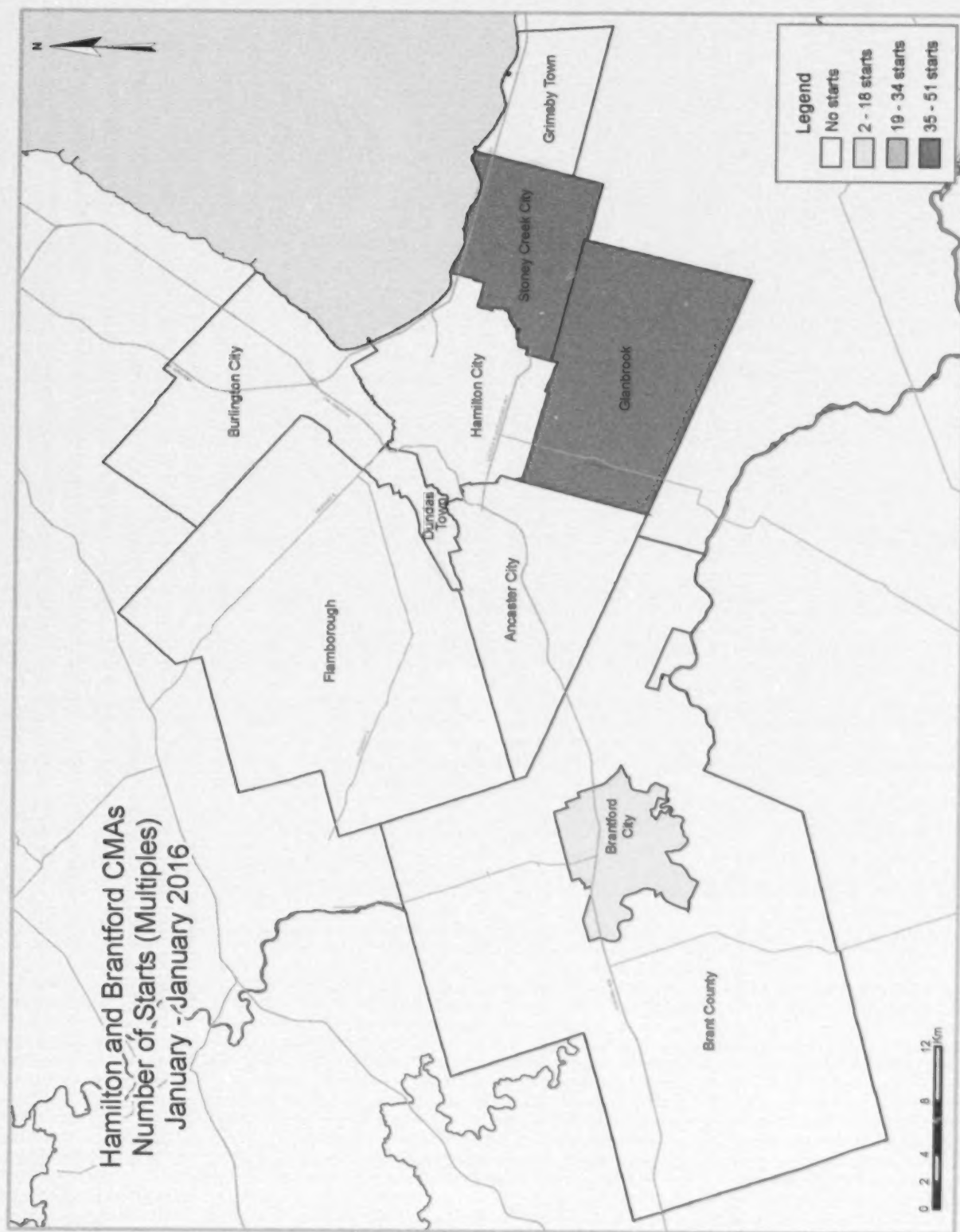
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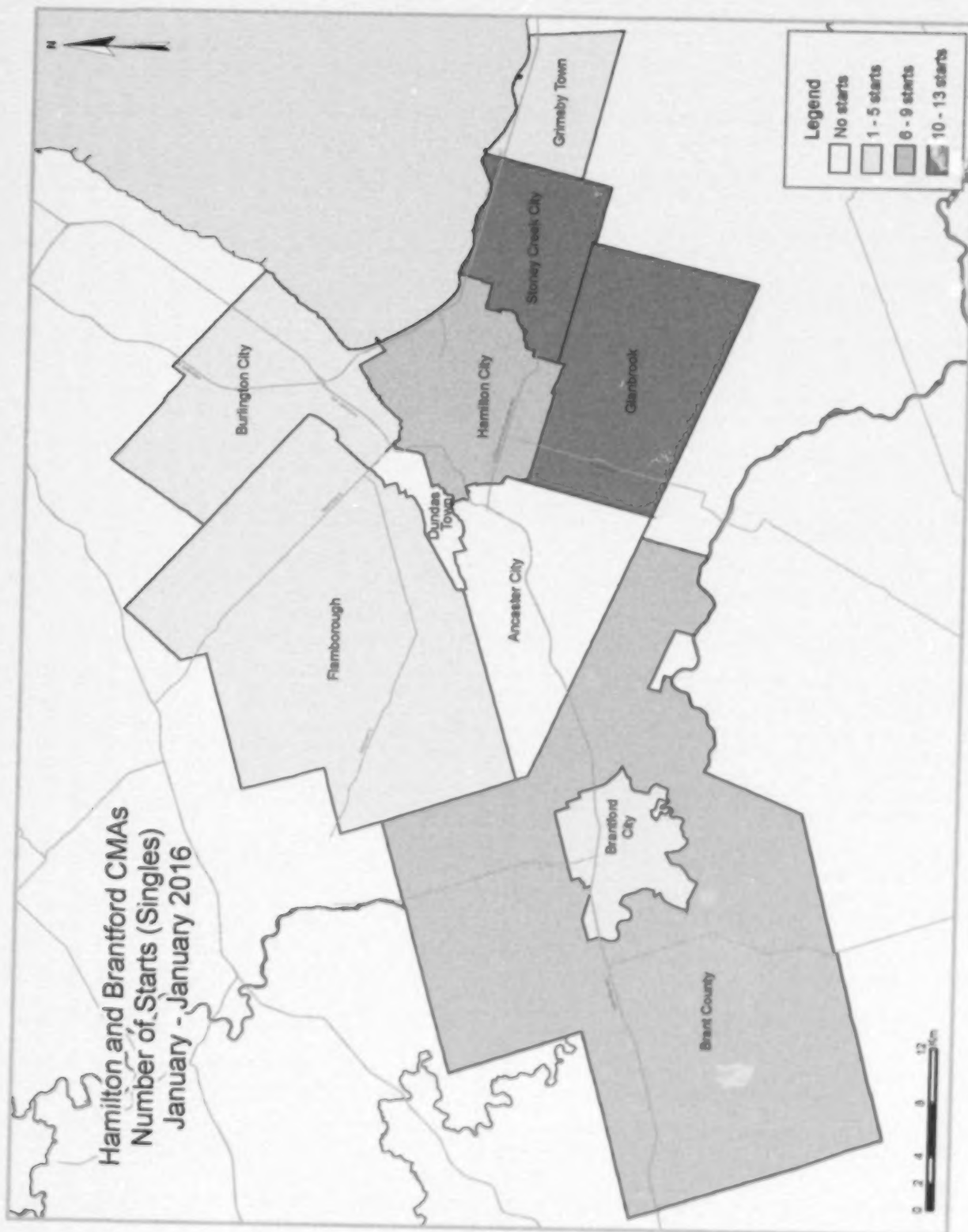
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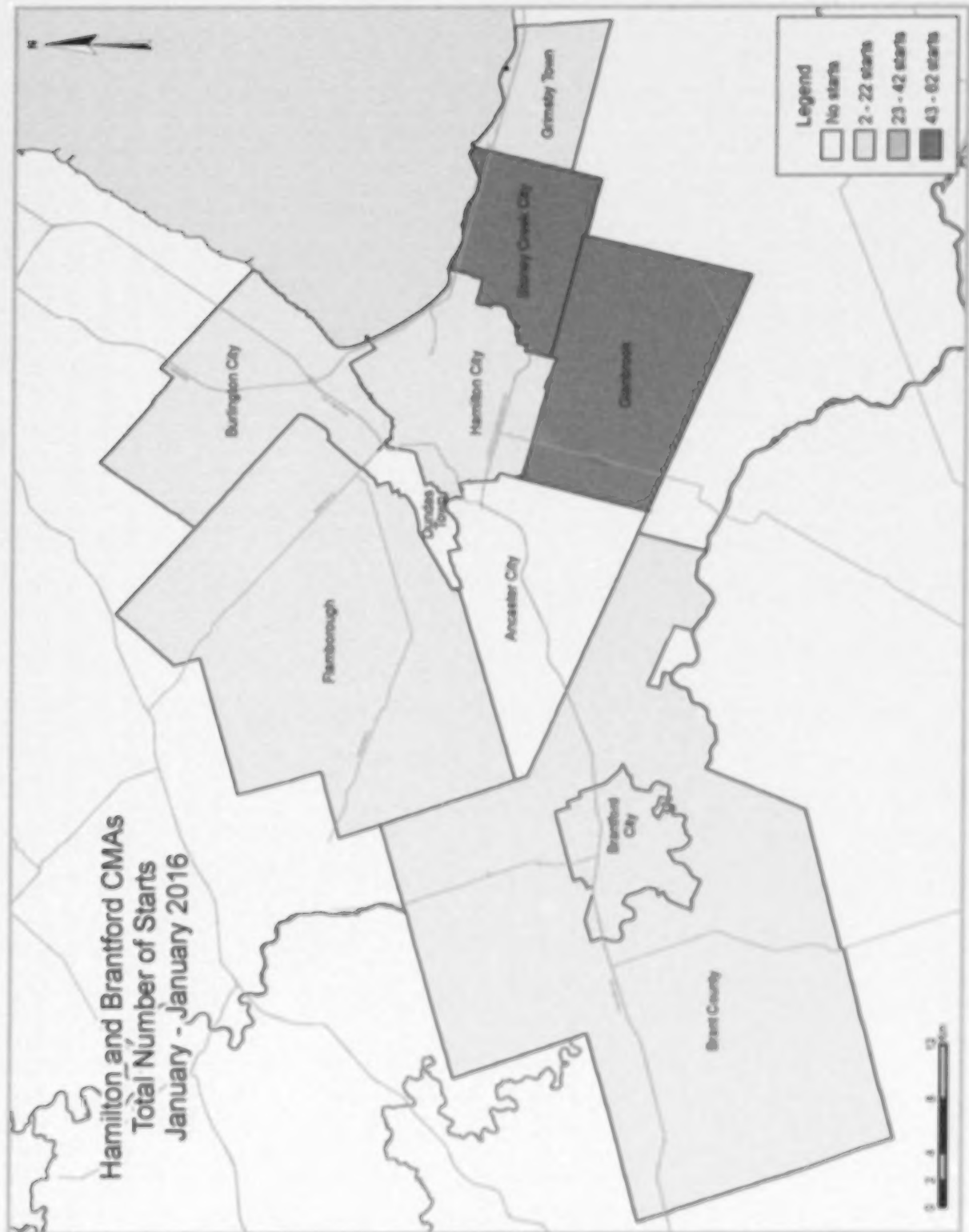












HOUSING NOW REPORT TABLES

Available in **ALL** reports:

- 1 Housing Starts (SAAR and Trend)
- 1.1 Housing Activity Summary of CMA
- 2 Starts by Submarket and by Dwelling Type - Current Month or Quarter
- 2.1 Starts by Submarket and by Dwelling Type - Year-to-Date
- 3 Completions by Submarket and by Dwelling Type - Current Month or Quarter
- 3.1 Completions by Submarket and by Dwelling Type - Year-to-Date
- 4 Absorbed Single-Detached Units by Price Range
- 5 MLS® Residential Activity
- 6 Economic Indicators

Available in **SELECTED** Reports:

- 1.2 Housing Activity Summary by Submarket
- 1.3 History of Housing Activity (once a year)
- 2.2 Starts by Submarket, by Dwelling Type and by Intended Market - Current Month or Quarter
- 2.3 Starts by Submarket, by Dwelling Type and by Intended Market - Year-to-Date
- 2.4 Starts by Submarket and by Intended Market - Current Month or Quarter
- 2.5 Starts by Submarket and by Intended Market - Year-to-Date
- 3.2 Completions by Submarket, by Dwelling Type and by Intended Market - Current Month or Quarter
- 3.3 Completions by Submarket, by Dwelling Type and by Intended Market - Year-to-Date
- 3.4 Completions by Submarket and by Intended Market - Current Month or Quarter
- 3.5 Completions by Submarket and by Intended Market - Year-to-Date
- 4.1 Average Price (\$) of Absorbed Single-Detached Units

SYMBOLS

- n/a Not applicable
- * Totals may not add up due to co-operatives and unknown market types
- ** Percent change > 200%
- Nil
- Amount too small to be expressed
- SA Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend)**January 2016**

Hamilton CMA¹	December 2015	January 2016
Trend²	2,922	2,989
SAAR	2,178	1,838
	January 2015	January 2016
Actual		
January - Single-Detached	64	29
January - Multiple	18	90
January - Total	82	129
January to January - Single-Detached	64	29
January to January - Multiple	18	90
January to January - Total	82	129

Table 1b: Housing Starts (SAAR and Trend)**January 2016**

Brantford CMA¹	December 2015	January 2016
Trend²	1,111	757
SAAR	1,768	211
	January 2015	January 2016
Actual		
January - Single-Detached	15	0
January - Multiple	-	2
January - Total	15	10
January to January - Single-Detached	15	0
January to January - Multiple	-	2
January to January - Total	15	10

Source: CMHC

¹ Census Metropolitan Area² The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAARs)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA

January 2016

	Ownership						Rented		Total ¹
	Freehold			Condominium					
	Single	Semi	Row, Apt & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
January 2016	29	18	76	0	0	0	0	0	123
January 2015	62	2	0	2	18	0	2	0	82
% Change	-57.1	90	inf	-100.0	-100.0	inf	-100.0	inf	-27.2
Year-to-date 2016	29	18	76	0	0	0	0	0	123
Year-to-date 2015	62	2	0	2	18	0	2	0	82
% Change	-57.1	90	inf	-100.0	-100.0	inf	-100.0	inf	-27.2
UNDER CONSTRUCTION									
January 2016	216	22	829	8	27	286	186	272	5,021
January 2015	282	103	286	6	186	231	186	286	5,211
% Change	-23.2	-48.5	-26.5	-25.0	-85.5	19.5	0.0	-23.4	-18.8
COMPLETIONS									
January 2016	120	0	28	0	0	0	0	0	148
January 2015	185	2	28	0	28	28	28	0	263
% Change	-35.2	-100.0	-17.9	inf	-100.0	-100.0	-100.0	inf	-43.3
Year-to-date 2016	120	0	28	0	0	0	0	0	148
Year-to-date 2015	185	2	28	0	28	28	28	0	263
% Change	-35.2	-100.0	-17.9	inf	-100.0	-100.0	-100.0	inf	-43.3
COMPLETED & NOT ASSIGNED									
January 2016	112	1	127	0	22	0	116	116	278
January 2015	69	1	10	2	0	0	116	116	298
% Change	62.3	0.0	inf	-100.0	inf	inf	0.0	0.0	-6.7
REMOVED									
January 2016	118	0	28	1	18	0	116	116	267
January 2015	145	2	20	0	28	27	116	116	287
% Change	-18.6	-100.0	40.0	inf	-35.7	-100.0	0.0	0.0	-6.9
Year-to-date 2016	118	0	28	1	18	0	116	116	267
Year-to-date 2015	145	2	20	0	28	27	116	116	287
% Change	-18.6	-100.0	40.0	inf	-35.7	-100.0	0.0	0.0	-6.9

Source: CMHC (Starts and Completions Survey) (Market Research Survey)

Table 1.10: Missing Reporting Summary of Identification CMA
January 2012

	Identification						Quantification		Total ¹
	Goodhold			Goodman			Good		
	Single	Good	Rate % Good	Single	Good and Bad	Rate % Good	Single Good and Bad	Rate % Good	
Goodhold									
January 2012	0	0	0	0	0	0	0	0	0
January 2012	10	0	0	1	0	0	0	0	11
% Change	10.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	110.0
Year-to-date 2012	0	0	0	0	0	0	0	0	0
Year-to-date 2012	10	0	0	1	0	0	0	0	11
% Change	10.0	0.0	0.0	100.0	0.0	0.0	0.0	0.0	110.0
Goodman									
January 2012	115	10	100	0	31	100	0	0	146
January 2012	100	0	0	0	60	0	0	60	160
% Change	115.0	10.0	100.0	0.0	31.0	100.0	0.0	60.0	176.0
Good and Bad									
January 2012	10	0	100	0	0	0	0	0	10
January 2012	20	0	0	0	0	0	0	0	20
% Change	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Year-to-date 2012	10	0	100	0	0	0	0	0	10
Year-to-date 2012	20	0	0	0	0	0	0	0	20
% Change	20.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	100.0
Good and Bad (Rate %)									
January 2012	20	0	100	0	10	0	100	100	110
January 2012	20	0	0	1	0	0	100	100	101
% Change	10.0	0.0	0.0	100.0	10.0	0.0	0.0	0.0	110.0
Good and Bad (Rate %)									
January 2012	10	0	0	0	0	0	100	100	10
January 2012	20	0	0	0	1	0	100	100	21
% Change	20.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	110.0
Year-to-date 2012	10	0	0	0	0	0	100	100	10
Year-to-date 2012	20	0	0	0	1	0	100	100	21
% Change	20.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	110.0

Source: CMA (Good and Bad) Reporting (Rate %)

Table 1.2: Hoisting Activity Summary by Submarket
January 2016

	Hoisting						Steel		Total ¹
	Truckbed			Condemned			Height More than 10m	Above 10 meters	
	Height	Area	Steel Vol. @ 100kg	Height	Area and Steel	Above 10 meters			
City of Hamilton									
January Q16	13	14	76	0	0	0	0	0	13
January Q15	12	2	0	0	14	0	0	0	12
Queens (Hamilton City)									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	10	0	0	0	0	0	0	0	10
Queens (West City)									
January Q16	10	14	21	0	0	0	0	0	10
January Q15	20	2	0	0	14	0	0	0	20
Queens City									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
Queens Town									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
Queens West									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
Queensville									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
City of Burlington									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	10	0	0	0	0	0	0	0	10
Shelburne									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
Shelburne (City)									
January Q16	10	14	76	0	0	0	0	0	10
January Q15	20	2	0	0	14	0	0	0	20
West County									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	0	0	0	0	0	0	0	0	0
Westfield City									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	10	0	0	0	0	0	0	0	10
Westfield (City)									
January Q16	0	0	0	0	0	0	0	0	0
January Q15	10	0	0	0	0	0	0	0	10

Source: CMAs - Urban and Suburban Hoisting / Steel Information Survey

Table 1.2: Housing Activity Summary by Submarket
January 2016

	Ownership						Rental		Total ^a
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
UNDER CONSTRUCTION									
City of Hamilton									
January 2016	414	26	334	0	6	197	146	120	1,243
January 2015	409	96	423	0	141	344	146	122	1,681
Former Hamilton City									
January 2016	66	0	35	0	0	197	132	120	558
January 2015	88	54	9	0	14	280	132	122	699
Stoney Creek City									
January 2016	55	14	90	0	6	0	14	0	187
January 2015	140	30	177	0	68	64	14	0	501
Ancaster City									
January 2016	27	0	40	0	0	0	0	0	67
January 2015	51	0	26	0	0	0	0	0	87
Dundas Town									
January 2016	5	2	0	0	0	0	0	0	7
January 2015	3	0	0	0	0	0	0	0	3
Flamborough									
January 2016	16	0	14	0	0	0	0	0	30
January 2015	71	4	82	0	3	0	0	0	160
Clarksburg									
January 2016	245	2	147	0	0	0	0	0	394
January 2015	56	0	119	0	56	0	0	0	231
City of Burlington									
January 2016	67	4	12	4	31	387	0	155	660
January 2015	107	4	36	0	52	124	0	270	593
Grimsby									
January 2016	35	2	83	0	0	0	0	0	120
January 2015	66	0	125	6	3	33	0	4	237
Hamilton CMA									
January 2016	516	32	429	4	37	584	146	275	2,023
January 2015	582	100	584	6	196	501	146	296	2,511
Brant County									
January 2016	41	8	34	0	0	0	8	0	91
January 2015	36	2	0	6	4	0	0	0	48
Brantford City									
January 2016	71	2	92	0	31	152	0	0	348
January 2015	94	0	3	0	39	0	0	60	196
Brantford CMA									
January 2016	112	10	126	0	31	152	8	0	439
January 2015	130	2	3	6	43	0	0	60	244

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket

January 2016

	Ownership						Rental		Total ^a
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETIONS									
City of Hamilton									
January 2016	115	0	28	0	0	0	0	0	143
January 2015	132	2	16	0	0	39	38	0	227
Former Hamilton City									
January 2016	22	0	0	0	0	0	0	0	22
January 2015	24	0	7	0	0	0	38	0	69
Stoney Creek City									
January 2016	23	0	0	0	0	0	0	0	23
January 2015	43	2	0	0	0	0	0	0	45
Ancaster City									
January 2016	19	0	0	0	0	0	0	0	19
January 2015	25	0	6	0	0	39	0	0	70
Dundas Town									
January 2016	0	0	0	0	0	0	0	0	0
January 2015	0	0	0	0	0	0	0	0	0
Flamborough									
January 2016	0	0	7	0	0	0	0	0	7
January 2015	19	0	3	0	0	0	0	0	22
Gladbrook									
January 2016	51	0	21	0	0	0	0	0	72
January 2015	21	0	0	0	0	0	0	0	21
City of Burlington									
January 2016	5	0	0	0	0	0	0	0	5
January 2015	11	0	6	0	12	0	0	0	29
Grimsby									
January 2016	0	0	0	0	0	0	0	0	0
January 2015	6	0	12	0	16	0	0	0	34
Hamilton CMA									
January 2016	120	0	28	0	0	0	0	0	148
January 2015	149	2	34	0	28	39	38	0	290
Brant County									
January 2016	12	4	7	0	0	0	0	0	23
January 2015	15	0	0	0	0	0	0	0	15
Brantford City									
January 2016	1	0	7	0	0	0	0	0	8
January 2015	13	2	8	0	0	0	3	0	26
Brantford CMA									
January 2016	13	4	14	0	0	0	0	0	31
January 2015	28	2	8	0	0	0	3	0	41

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
January 2016

	Ownership						Rental		Total ^a
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
COMPLETED & NOT ABSORBED									
City of Hamilton									
January 2016	102	0	115	0	22	3	n/a	n/a	242
January 2015	53	1	6	0	5	5	n/a	n/a	70
Former Hamilton City									
January 2016	18	0	11	0	0	0	n/a	n/a	29
January 2015	9	1	1	0	0	0	n/a	n/a	11
Stoney Creek City									
January 2016	27	0	49	0	15	0	n/a	n/a	91
January 2015	7	0	0	0	0	0	n/a	n/a	7
Ancaster City									
January 2016	12	0	6	0	0	0	n/a	n/a	18
January 2015	13	0	4	0	0	2	n/a	n/a	19
Dundas Town									
January 2016	0	0	0	0	0	0	n/a	n/a	0
January 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
January 2016	1	0	9	0	0	3	n/a	n/a	13
January 2015	5	0	0	0	0	3	n/a	n/a	8
Glanbrook									
January 2016	44	0	40	0	7	0	n/a	n/a	91
January 2015	19	0	1	0	5	0	n/a	n/a	25
City of Burlington									
January 2016	7	1	0	0	0	0	n/a	n/a	8
January 2015	7	0	0	0	0	0	n/a	n/a	7
Grimsby									
January 2016	6	0	22	0	0	0	n/a	n/a	28
January 2015	9	0	7	2	0	0	n/a	n/a	18
Hamilton CMA									
January 2016	115	1	137	0	22	3	n/a	n/a	278
January 2015	69	1	13	2	5	5	n/a	n/a	95
Brant County									
January 2016	10	5	1	0	1	0	n/a	n/a	17
January 2015	10	0	0	1	1	0	n/a	n/a	12
Brantford City									
January 2016	19	2	16	0	9	0	n/a	n/a	46
January 2015	15	2	0	0	8	0	n/a	n/a	25
Brantford CMA									
January 2016	29	7	17	0	10	0	n/a	n/a	63
January 2015	25	2	0	1	9	0	n/a	n/a	37

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
January 2016

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
ABSORBED									
City of Hamilton									
January 2016	108	0	28	0	14	0	n/a	n/a	150
January 2015	126	2	12	0	0	37	n/a	n/a	177
Former Hamilton City									
January 2016	21	0	2	0	0	0	n/a	n/a	23
January 2015	19	0	7	0	0	0	n/a	n/a	26
Stoney Creek City									
January 2016	22	0	10	0	9	0	n/a	n/a	41
January 2015	42	2	0	0	0	0	n/a	n/a	44
Ancaster City									
January 2016	18	0	0	0	0	0	n/a	n/a	18
January 2015	27	0	2	0	0	37	n/a	n/a	66
Dundas Town									
January 2016	0	0	0	0	0	0	n/a	n/a	0
January 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
January 2016	0	0	8	0	0	0	n/a	n/a	8
January 2015	18	0	3	0	0	0	n/a	n/a	21
Glanbrook									
January 2016	47	0	8	0	5	0	n/a	n/a	60
January 2015	20	0	0	0	0	0	n/a	n/a	20
City of Burlington									
January 2016	6	0	0	0	0	0	n/a	n/a	6
January 2015	11	0	6	0	12	0	n/a	n/a	29
Grimsby									
January 2016	0	0	0	1	0	0	n/a	n/a	1
January 2015	8	0	17	0	16	0	n/a	n/a	41
Hamilton CMA									
January 2016	114	0	28	1	14	0	n/a	n/a	157
January 2015	145	2	35	0	28	37	n/a	n/a	247
Brant County									
January 2016	13	3	6	0	0	0	n/a	n/a	22
January 2015	17	0	0	0	0	0	n/a	n/a	17
Brantford City									
January 2016	6	0	0	0	0	0	n/a	n/a	6
January 2015	13	0	8	0	1	0	n/a	n/a	22
Brantford CMA									
January 2016	19	3	6	0	0	0	n/a	n/a	28
January 2015	30	0	8	0	1	0	n/a	n/a	39

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	95	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium			Single, Semi, and Row	Apt. & Other	
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other			
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
January 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	
Hamilton CMA	39	64	14	4	76	14	0	0	129	82	57.3
City of Hamilton	35	52	14	4	76	14	0	0	125	70	78.6
Former Hamilton City	8	16	0	2	0	0	0	0	8	18	-55.6
Stoney Creek City	13	20	14	2	25	14	0	0	52	36	44.4
Ancaster City	0	5	0	0	0	0	0	0	0	5	-100.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	3	8	0	0	0	0	0	0	3	8	-62.5
Glanbrook	11	3	0	0	51	0	0	0	62	3	**
City of Burlington	2	10	0	0	0	0	0	0	2	10	-80.0
Grimsby	2	2	0	0	0	0	0	0	2	2	0.0
Brantford CMA	8	15	2	0	0	0	0	0	10	15	-33.3
Brant County	7	1	0	0	0	0	0	0	7	1	**
Brantford City	1	14	2	0	0	0	0	0	3	14	-78.6

Table 2.1: Starts by Submarket and by Dwelling Type
January - January 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	
Hamilton CMA	39	64	14	4	76	14	0	0	129	82	57.3
City of Hamilton	35	52	14	4	76	14	0	0	125	70	78.6
Former Hamilton City	8	16	0	2	0	0	0	0	8	18	-55.6
Stoney Creek City	13	20	14	2	25	14	0	0	52	36	44.4
Ancaster City	0	5	0	0	0	0	0	0	0	5	-100.0
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	3	8	0	0	0	0	0	0	3	8	-62.5
Glanbrook	11	3	0	0	51	0	0	0	62	3	**
City of Burlington	2	10	0	0	0	0	0	0	2	10	-80.0
Grimsby	2	2	0	0	0	0	0	0	2	2	0.0
Brantford CMA	8	15	2	0	0	0	0	0	10	15	-33.3
Brant County	7	1	0	0	0	0	0	0	7	1	**
Brantford City	1	14	2	0	0	0	0	0	3	14	-78.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
January 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015
Hamilton CMA	76	14	0	0	0	0	0	0
City of Hamilton	76	14	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	25	14	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	51	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	0	0	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - January 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	76	14	0	0	0	0	0	0
City of Hamilton	76	14	0	0	0	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	25	14	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	0	0	0	0	0	0	0	0
Glanbrook	51	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	0	0	0	0	0	0	0	0
Brant County	0	0	0	0	0	0	0	0
Brantford City	0	0	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
January 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015
Hamilton CMA	129	64	0	16	0	2	129	82
City of Hamilton	125	54	0	14	0	2	125	70
Former Hamilton City	8	16	0	0	0	2	8	18
Stoney Creek City	52	22	0	14	0	0	52	36
Ancaster City	0	5	0	0	0	0	0	5
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	3	8	0	0	0	0	3	8
Glanbrook	62	3	0	0	0	0	62	3
City of Burlington	2	10	0	0	0	0	2	10
Grimsby	2	0	0	2	0	0	2	2
Brantford CMA	10	14	0	1	0	0	10	15
Brant County	7	0	0	1	0	0	7	1
Brantford City	3	14	0	0	0	0	3	14

Table 2.5: Starts by Submarket and by Intended Market
January - January 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	129	64	0	16	0	2	129	82
City of Hamilton	125	54	0	14	0	2	125	70
Former Hamilton City	8	16	0	0	0	2	8	18
Stoney Creek City	52	22	0	14	0	0	52	36
Ancaster City	0	5	0	0	0	0	0	5
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	3	8	0	0	0	0	3	8
Glanbrook	62	3	0	0	0	0	62	3
City of Burlington	2	10	0	0	0	0	2	10
Grimsby	2	0	0	2	0	0	2	2
Brantford CMA	10	14	0	1	0	0	10	15
Brant County	7	0	0	1	0	0	7	1
Brantford City	3	14	0	0	0	0	3	14

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
January 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	Jan 2016	Jan 2015	
Hamilton CMA	120	149	0	4	28	98	0	39	148	290	-49.0
City of Hamilton	115	132	0	4	28	52	0	39	143	227	-37.0
Former Hamilton City	22	24	0	2	0	43	0	0	22	69	-68.1
Stoney Creek City	23	43	0	2	0	0	0	0	23	45	-48.9
Ancaster City	19	25	0	0	0	6	0	39	19	70	-72.9
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	0	19	0	0	7	3	0	0	7	22	-68.2
Glanbrook	51	21	0	0	21	0	0	0	72	21	***
City of Burlington	5	11	0	0	0	18	0	0	5	29	-82.8
Grimsby	0	6	0	0	0	28	0	0	0	34	-100.0
Brantford CMA	13	28	4	2	14	11	0	0	31	41	-24.4
Brant County	12	15	4	0	7	0	0	0	23	15	53.3
Brantford City	1	13	0	2	7	11	0	0	8	26	-69.2

Table 3.1: Completions by Submarket and by Dwelling Type
January - January 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		% Change
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	
Hamilton CMA	120	149	0	4	28	98	0	39	148	290	-49.0
City of Hamilton	115	132	0	4	28	52	0	39	143	227	-37.0
Former Hamilton City	22	24	0	2	0	43	0	0	22	69	-68.1
Stoney Creek City	23	43	0	2	0	0	0	0	23	45	-48.9
Ancaster City	19	25	0	0	0	6	0	39	19	70	-72.9
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	0	19	0	0	7	3	0	0	7	22	-68.2
Glanbrook	51	21	0	0	21	0	0	0	72	21	***
City of Burlington	5	11	0	0	0	18	0	0	5	29	-82.8
Grimsby	0	6	0	0	0	28	0	0	0	34	-100.0
Brantford CMA	13	28	4	2	14	11	0	0	31	41	-24.4
Brant County	12	15	4	0	7	0	0	0	23	15	53.3
Brantford City	1	13	0	2	7	11	0	0	8	26	-69.2

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
January 2014

Submarket	Row				Appt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Jan 2014	Jan 2015	Jan 2016	Jan 2015	Jan 2014	Jan 2015	Jan 2016	Jan 2015
Hamilton CMA	28	62	0	26	0	29	0	0
City of Hamilton	28	14	0	26	0	29	0	0
Former Hamilton City	0	7	0	26	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	6	0	0	0	29	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	1	0	0	0	0	0	0
Glanbrook	21	0	0	0	0	0	0	0
City of Burlington	0	16	0	0	0	0	0	0
Grimsby	0	20	0	0	0	0	0	0
Brantford CMA	14	0	0	2	0	0	0	0
Brant County	7	0	0	0	0	0	0	0
Brantford City	7	0	0	2	0	0	0	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - January 2014

Submarket	Row				Appt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2014	YTD 2015	YTD 2016	YTD 2015	YTD 2014	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	28	62	0	26	0	29	0	0
City of Hamilton	28	14	0	26	0	29	0	0
Former Hamilton City	0	7	0	26	0	0	0	0
Stoney Creek City	0	0	0	0	0	0	0	0
Ancaster City	0	6	0	0	0	29	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	1	0	0	0	0	0	0
Glanbrook	21	0	0	0	0	0	0	0
City of Burlington	0	16	0	0	0	0	0	0
Grimsby	0	20	0	0	0	0	0	0
Brantford CMA	14	0	0	2	0	0	0	0
Brant County	7	0	0	0	0	0	0	0
Brantford City	7	0	0	2	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 3.6: Completions by Submarket and by Brantford Market
January 2014

Submarket	Freehold		Condominium		Rental		Total ^a	
	Jan 2014	Jan 2015	Jan 2014	Jan 2015	Jan 2014	Jan 2015	Jan 2014	Jan 2015
Hamilton CMA	148	185	0	67	1	28	148	280
City of Hamilton	143	153	0	28	1	28	143	207
Former Hamilton City	22	31	0	0	0	28	22	69
Stoney Creek City	23	40	0	0	0	0	23	40
Ancaster City	19	31	0	28	0	0	19	70
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	23	0	0	0	0	7	23
Glenora	72	21	0	0	0	0	72	21
City of Burlington	5	17	0	12	0	0	5	29
Grimsby	0	18	0	14	0	0	0	24
Brantford CMA	21	28	0	0	0	0	21	60
Brant County	23	15	0	0	0	0	23	15
Brantford City	0	23	0	0	0	0	0	26

Table 3.5: Completions by Submarket and by Brantford Market
January - January 2014

Submarket	Freehold		Condominium		Rental		Total ^a	
	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015	YTD 2014	YTD 2015
Hamilton CMA	148	185	0	67	0	28	148	280
City of Hamilton	143	153	0	28	0	28	143	207
Former Hamilton City	22	31	0	0	0	28	22	69
Stoney Creek City	23	40	0	0	0	0	23	40
Ancaster City	19	31	0	28	0	0	19	70
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	7	23	0	0	0	0	7	23
Glenora	72	21	0	0	0	0	72	21
City of Burlington	5	17	0	12	0	0	5	29
Grimsby	0	18	0	14	0	0	0	24
Brantford CMA	21	28	0	0	0	0	21	60
Brant County	23	15	0	0	0	0	23	15
Brantford City	0	23	0	0	0	0	0	26

Source: CMHC (Starts and Completions Survey)

Table 6a: **Greenback Single-Detached White by Price Range**
January 2012

CensusTract	Price Range										Total	Median Price (\$)	Average Price (\$)
	< \$150,000		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
January 2012	18	12.7	17	12.7	24	22.2	18	12.7	31	22.7	108	-	\$46,275
January 2012	15	11.2	26	20.0	6	4.8	26	20.0	23	18.1	136	\$95,000	\$95,000
Year-to-date 2012	18	12.7	17	12.7	24	22.2	18	12.7	31	22.7	108	-	\$46,275
Year-to-date 2012	15	11.2	26	20.0	6	4.8	26	20.0	23	18.1	136	\$95,000	\$95,000
Cherry Hill/Cherry Hill City													
January 2012	4	15.0	2	14.3	2	6.2	4	14.3	3	14.3	31	-	\$65,235
January 2012	3	6.0	2	26.3	3	6.0	3	15.0	4	31.6	15	-	-
Year-to-date 2012	4	15.0	2	14.3	2	6.2	4	14.3	3	14.3	31	-	\$65,235
Year-to-date 2012	3	6.0	2	26.3	3	6.0	3	15.0	4	31.6	15	-	-
Greenway Forest City													
January 2012	2	5.1	3	6.0	4	18.2	2	5.1	14	40.6	25	-	-
January 2012	4	5.0	4	18.2	2	7.1	7	18.7	22	22.4	49	-	\$25,754
Year-to-date 2012	2	5.1	3	6.0	4	18.2	2	5.1	14	40.6	25	-	-
Year-to-date 2012	4	5.0	4	18.2	2	7.1	7	18.7	22	22.4	49	-	\$25,754
Acornville City													
January 2012	1	2.4	2	11.1	2	27.8	3	6.0	14	20.4	18	-	\$96,495
January 2012	2	7.4	3	6.0	1	3.7	7	20.4	17	40.0	27	\$55,000	\$55,000
Year-to-date 2012	1	2.4	2	11.1	2	27.8	3	6.0	14	20.4	18	-	\$96,495
Year-to-date 2012	2	7.4	3	6.0	1	3.7	7	20.4	17	40.0	27	\$55,000	\$55,000
Stanley Town													
January 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
January 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Hambleton													
January 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
January 2012	4	25.2	4	20.0	0	0.0	1	2.4	4	25.2	18	-	\$95,452
Year-to-date 2012	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2012	4	25.2	4	20.0	0	0.0	1	2.4	4	25.2	18	-	\$95,452
Chatham													
January 2012	11	22.4	12	25.2	12	27.7	7	14.3	4	8.2	47	-	\$62,145
January 2012	2	22.0	4	20.0	2	10.0	3	12.0	4	20.0	20	-	\$14,507
Year-to-date 2012	11	22.4	12	25.2	12	27.7	7	14.3	4	8.2	47	-	\$62,145
Year-to-date 2012	2	22.0	4	20.0	2	10.0	3	12.0	4	20.0	20	-	\$14,507
City of Burlington													
January 2012	0	0.0	0	0.0	0	0.0	0	0.0	0	100.0	0	-	-
January 2012	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	-	\$1,000,000
Year-to-date 2012	0	0.0	0	0.0	0	0.0	0	0.0	0	100.0	0	-	-
Year-to-date 2012	0	0.0	0	0.0	0	0.0	0	0.0	11	100.0	11	-	\$1,000,000
Chesham													
January 2012	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
January 2012	4	50.0	4	50.0	0	0.0	0	0.0	0	0.0	8	-	\$58,112
Year-to-date 2012	0	0.0	1	100.0	0	0.0	0	0.0	0	0.0	1	-	-
Year-to-date 2012	4	50.0	4	50.0	0	0.0	0	0.0	0	0.0	8	-	\$58,112

Source: CMHC, Phyllis-Kempson Group

Table for Insurance Rate Tables: Description and Description of Rates by Area Range													
January 2016													
Description/Rate	Area Range										Total	Rate Rate (¢)	Average Rate (¢)
	0-250,000		250,000-500,000		500,000-750,000		750,000-1,000,000		1,000,000+				
	Losses	Rate (¢)	Losses	Rate (¢)	Losses	Rate (¢)	Losses	Rate (¢)	Losses	Rate (¢)			
Insurance Rates													
January 2016	10	15.7	10	15.7	20	25.0	10	15.7	27	25.0	1.1	100.00	100.000
January 2016	10	15.7	10	25.7	0	0.1	20	17.0	20	25.0	1.0	100.00	150.000
Year-to-Date 2016	10	15.7	10	15.7	20	25.0	10	15.7	27	25.0	1.1	100.00	100.000
Year-to-Date 2016	10	15.7	10	25.7	0	0.1	20	17.0	20	25.0	1.0	100.00	150.000

Source: 2016 Insurance Rate Tables

Table 4b: Absorbed Single-Detached Units by Price Range
January 2016

Submarket	Price Ranges										Total	Median Price (\$)	Average Price (\$)
	≤ \$150,000		\$150,000 - \$199,999		\$200,000 - \$249,999		\$250,000 - \$299,999		\$300,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
January 2016	1	7.7	4	30.8	1	7.7	1	7.7	6	46.2	13	-	522,615
January 2015	4	23.3	1	5.9	2	11.8	1	5.9	9	52.9	17	530,000	475,000
Year-to-date 2016	1	7.7	4	30.8	1	7.7	1	7.7	6	46.2	13	-	522,615
Year-to-date 2015	4	23.3	1	5.9	2	11.8	1	5.9	9	52.9	17	530,000	475,000
Brantford City													
January 2016	2	33.3	3	50.0	0	0.0	1	16.7	0	0.0	6	-	367,000
January 2015	9	69.2	3	23.1	0	0.0	1	7.7	0	0.0	13	315,000	331,664
Year-to-date 2016	2	33.3	3	50.0	0	0.0	1	16.7	0	0.0	6	-	367,000
Year-to-date 2015	9	69.2	3	23.1	0	0.0	1	7.7	0	0.0	13	315,000	331,664
Brantford CMA													
January 2016	3	15.8	7	36.8	1	5.3	2	10.5	6	31.6	19	390,000	473,474
January 2015	13	43.3	4	13.3	2	6.7	2	6.7	9	30.0	30	380,000	412,888
Year-to-date 2016	3	15.8	7	36.8	1	5.3	2	10.5	6	31.6	19	390,000	473,474
Year-to-date 2015	13	43.3	4	13.3	2	6.7	2	6.7	9	30.0	30	380,000	412,888

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price (\$) of Absorbed Single-detached Units

January 2016

Submarket	Jan 2016	Jan 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	492,039	544,014	-12.8	492,039	544,014	-12.8
City of Hamilton	466,879	494,507	-5.6	466,879	494,507	-5.6
Former Hamilton City	449,229	-	n/a	449,229	-	n/a
Stoney Creek City	-	523,731	n/a	-	523,731	n/a
Ancaster City	544,609	655,583	-16.9	544,609	655,583	-16.9
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	349,425	n/a	-	349,425	n/a
Glanbrook	402,141	416,507	-3.4	402,141	416,507	-3.4
City of Burlington	-	1,509,998	n/a	-	1,509,998	n/a
Grimsby	-	358,113	n/a	-	358,113	n/a
Brantford CMA	473,474	412,888	14.7	473,474	412,888	14.7
Brant County	522,615	475,000	10.0	522,615	475,000	10.0
Brantford City	367,000	331,664	10.7	367,000	331,664	10.7

Source: CMHC (Market Absorption Survey)

Table 5a: MLS® Residential Activity for Hamilton
January 2016

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2015	January	685	-7.7	1,130	1,328	1,642	68.8	417,700	8.1	426,329
	February	1,041	12.9	1,259	1,339	1,657	76.0	437,386	9.8	430,151
	March	1,342	10.5	1,230	2,009	1,752	70.2	443,706	8.1	430,496
	April	1,642	15.1	1,321	2,225	1,743	75.8	448,007	8.0	434,739
	May	1,752	9.2	1,400	2,433	1,811	77.3	447,019	10.1	434,517
	June	1,985	30.2	1,487	2,340	1,787	83.2	449,945	10.0	439,415
	July	1,564	4.5	1,354	1,835	1,743	77.7	434,730	5.3	433,370
	August	1,251	7.5	1,328	1,687	1,817	73.1	464,101	16.6	470,870
	September	1,319	7.5	1,341	1,949	1,706	78.6	449,233	9.1	447,218
	October	1,363	12.8	1,437	1,678	1,738	82.7	436,562	3.8	440,792
	November	1,211	15.2	1,361	1,239	1,675	81.3	431,566	8.3	443,496
	December	752	1.3	1,260	594	1,586	79.4	424,444	9.4	453,008
2016	January	735	7.3	1,277	1,111	1,452	87.9	451,130	8.0	459,204
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2015	3,068	6.6		4,676			435,755	8.8	
	Q1 2016	N/A			N/A			N/A		
	YTD 2015	685	-7.7		1,328			417,700	8.1	
	YTD 2016	735	7.3		1,111			451,130	8.0	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

¹Source: CREA

²Source: CMHC, adapted from MLS® data supplied by CREA

Table 5b: MLS® Residential Activity for Brantford

January 2016

		Number of Sales ¹	Yr/Yr ² (%)	Sales SA ¹	Number of New Listings ¹	New Listings SA ¹	Sales-to- New Listings SA ²	Average Price ¹ (\$)	Yr/Yr ² (%)	Average Price ¹ (\$) SA
2015	January	113	16.5	177	186	229	77.3	263,357	7.1	263,357
	February	151	37.3	176	191	242	72.7	285,191	11.9	285,191
	March	200	24.2	186	342	305	61.0	266,681	-3.4	266,681
	April	272	61.9	238	304	245	97.1	301,925	8.9	301,925
	May	232	6.4	200	294	236	84.7	303,422	9.5	303,422
	June	249	2.0	189	308	246	76.8	312,515	23.0	312,515
	July	244	-1.2	199	306	255	78.0	295,585	3.2	295,585
	August	225	16.6	219	274	272	80.5	299,185	13.2	299,185
	September	186	-2.1	186	271	245	75.9	280,629	6.9	280,629
	October	201	12.9	209	221	242	86.4	292,202	-2.3	292,202
	November	186	14.8	198	225	265	74.7	307,355	15.0	307,355
	December	125	16.8	208	101	243	85.6	276,982	4.3	276,982
2016	January	138	22.1	226	206	263	85.9	316,455	20.2	316,455
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2015	464	26.1		719			271,895	3.9	
	Q1 2016	N/A			N/A			N/A		
	YTD 2015	113	16.5		186			263,357	7.1	
	YTD 2016	138	22.1		206			316,455	20.2	

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¹Source: CREA²Source: CMHC, adapted from MLS® data supplied by CREA

Table 6a: Economic Indicators
January 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64		127.8	384	6.4	63.5	971
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

P & I means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

NHPI means New Housing Price Index

CPI means Consumer Price Index

SA means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators

January 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per \$100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings (\$)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64		127.8	68	5.8	64.6	874
	February									
	March									
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

P & I means Principal and Interest (assumes \$100,000 mortgage amortized over 25 years using current 5 year interest rate)

NHPI means New Housing Price Index

CPI means Consumer Price Index

SA means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A **"Single-Detached"** dwelling (also referred to as **"Single"**) is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A **"Semi-Detached (Double)"** dwelling (also referred to as **"Semi"**) is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A **"Row (Townhouse)"** dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term **"Apartment and other"** includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The **"intended market"** is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A **"Rural"** area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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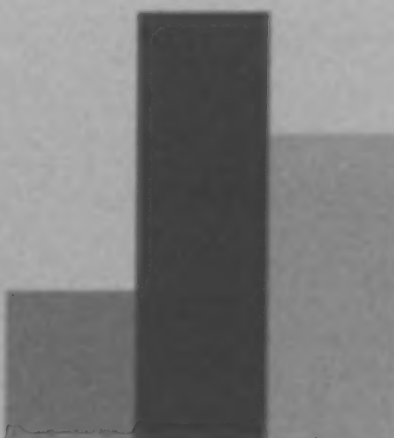
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